

**Information to identify the case:**

Debtor 1	<b>Justin Chaussard</b>	Social Security number or ITIN <b>xxx-xx-6433</b>
	First Name   Middle Name   Last Name	EIN <b>-----</b>
Debtor 2	<b>Kayla R. Chaussard</b>	Social Security number or ITIN <b>xxx-xx-0396</b>
(Spouse, if filing)	First Name   Middle Name   Last Name	EIN <b>-----</b>

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **16-24674-GLT**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Justin Chaussard  
aka Justin Guy Chaussard

3/29/17

Kayla R. Chaussard  
aka Kayla Rose Chaussard, aka Kayla Valentine  
Chaussard

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Justin Chaussard  
 Kayla R. Chaussard  
 Debtors

Case No. 16-24674-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 51

Date Rcvd: Mar 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2017.

db/jdb	+Justin Chaussard, Kayla R. Chaussard, 3383 Washington Pike, Bridgeville, PA 15017-1243
14338410	+Allstate Fire and Casualty Insurance, 962 Beavergrade Road L1, Coraopolis, PA 15108-2746
14338411	Allstate Property and Casualty Ins. Co., 75 Executive Parkway, Hudson, OH 44237-0001
14338420	Comcast, PO Box 719, Toledo, OH 43697-0719
14338426	+DiBartola Dental PLLC, Portmans Country Commons, 3249 Washington Pike, Ste 1107, Bridgeville, PA 15017-1461
14338431	+Gerber Life Insurance Company, 1311 Mamaroneck Avenue, White Plains, NY 10605-5226
14338437	+Mid America B&T Genesis, PO Box 4499, Beaverton, OR 97076-4499
14338438	+Municipal Authority Twpshp of S. Fayette, 900 Presto Sygan Road, Bridgeville, PA 15017-1983
14338441	Peoples Natural Gas formerly Equitable, PO Box 535322, Pittsburgh, PA 15253-5322
14338442	Quicken Loans Inc., Attn: Client Relations, PO Box 442359, Detroit, MI 48244-2359
14344437	Sterling Jewelers Inc., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
14338453	UHEAA, PO Box 145108, Salt Lake City, UT 84114-5108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: RSVVCBCNOTICE1@state.pa.us Mar 30 2017 01:48:21 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+EDI: GMACFS.COM Mar 30 2017 01:13:00 Ally Bank, P.O. Box 130424, Roseville, MN 55113-0004
14338412	+EDI: GMACFS.COM Mar 30 2017 01:13:00 Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14338429	E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Mar 30 2017 01:49:49 Duquesne Light, Customer Care Center, 411 Seventh Avenue MD 6-1, Pittsburgh, PA 15230-1930
14338413	+EDI: CAPITALONE.COM Mar 30 2017 01:18:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14338414	EDI: CAPITALONE.COM Mar 30 2017 01:18:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14338415	EDI: CAPITALONE.COM Mar 30 2017 01:18:00 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
14338416	+EDI: CHASE.COM Mar 30 2017 01:18:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
14338417	EDI: CHASE.COM Mar 30 2017 01:18:00 Chase Cardmember Service, PO Box 15548, Wilmington, DE 19886-5548
14338418	+EDI: CHASE.COM Mar 30 2017 01:18:00 Chase/Bank One Card Services, PO Box 15298, Wilmington, DE 19850-5298
14338419	EDI: CITICORP.COM Mar 30 2017 01:18:00 Citicards CBNA, PO Box 6241, lbs Cdv Disputes, Sioux Falls, SD 57117-6241
14338421	+EDI: WFNBNB.COM Mar 30 2017 01:18:00 Comenity Bank/NWYRK&CO, PO Box 182789, Columbus, OH 43218-2789
14338422	+EDI: WFNBNB.COM Mar 30 2017 01:18:00 Comenity Bank/Value City Furniture, PO Box 182789, Columbus, OH 43218-2789
14338423	EDI: WFNBNB.COM Mar 30 2017 01:18:00 Comenity Bank/Victoria's Secret, PO Box 182789, Columbus, OH 43218-2789
14338424	+EDI: CRFRSTMA.COM Mar 30 2017 01:18:00 Credit First National Association, PO Box 81315, Cleveland, OH 44181-0315
14338425	+EDI: RCSFNBMARIN.COM Mar 30 2017 01:18:00 Credit One Bank, Bank Card Center, PO Box 98872, Las Vegas, NV 89193-8872
14338427	EDI: DISCOVER.COM Mar 30 2017 01:18:00 Discover Financial Service LLC, P.O. Box 15316, Wilmington, DE 19850-5316
14338428	+EDI: TSYS2.COM Mar 30 2017 01:18:00 DSNB/Macy's, PO Box 8218, Mason, OH 45040-8218
14338430	+EDI: AMINFOFP.COM Mar 30 2017 01:18:00 First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
14338432	+EDI: BLUESTEM Mar 30 2017 01:18:00 Gettinton, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14338433	+E-mail/Text: hannlegal@hannfinancial.com Mar 30 2017 01:47:54 Hann Financial, 1 Centre Drive, Monroe Township, NJ 08831-1564
14338434	+E-mail/Text: ebnsterling@weltman.com Mar 30 2017 01:47:57 Jared Jewelers, 375 Ghent Road, Akron, OH 44333-4601
14338435	+E-mail/Text: ebnsterling@weltman.com Mar 30 2017 01:47:57 Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
14338436	+EDI: TSYS2.COM Mar 30 2017 01:18:00 Macy's, Department Stores National Bank, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
14338439	+EDI: AGFINANCE.COM Mar 30 2017 01:13:00 OneMain Financial, 6801 Colwell Blvd., C/S Care Department, Irving, TX 75039-3198
14338440	E-mail/Text: csc.bankruptcy@amwater.com Mar 30 2017 01:49:47 Pennsylvania American Water, PO Box 578, Alton, IL 62002-0578
14338446	+EDI: RMSC.COM Mar 30 2017 01:18:00 SYNCB/AMAZON PLCC, PO Box 965015, Orlando, FL 32896-5015
14338447	EDI: RMSC.COM Mar 30 2017 01:18:00 SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
14338448	EDI: RMSC.COM Mar 30 2017 01:18:00 SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005

District/off: 0315-2

User: culy  
Form ID: 318

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Total Noticed: 51

Date Rcvd: Mar 29, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14338449	+EDI: RMSC.COM Mar 30 2017 01:18:00	SYNCB/TJX CO DC, PO Box 965015, Orlando, FL 32896-5015
14338450	+EDI: RMSC.COM Mar 30 2017 01:18:00	SYNCB/TJX CO PLCC, PO Box 965015, Orlando, FL 32896-5015
14338451	EDI: RMSC.COM Mar 30 2017 01:18:00	SYNCB/Wal-Mart, PO Box 965024, Orlando, FL 32896-5024
14338443	EDI: SEARS.COM Mar 30 2017 01:18:00	Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
14338444	+EDI: NEXTEL.COM Mar 30 2017 01:18:00	Sprint Customer Service, P.O. Box 8077, London, KY 40742-8077
14338445	E-mail/Text: PFS.Analyst@stclair.org Mar 30 2017 01:49:31	St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
14338452	+EDI: WTRRNBANK.COM Mar 30 2017 01:18:00	TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
14338455	+EDI: BLUESTEM Mar 30 2017 01:18:00	WebBank/Gettinton, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14338454	+EDI: BLUESTEM Mar 30 2017 01:18:00	Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14338456	+E-mail/Text: bankruptcy@firstenergycorp.com Mar 30 2017 01:48:50	West Penn Power, First Energy, Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526
		TOTAL: 39

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr Quicken Loans Inc.

cr\* UHEAA, PO Box 145108, Salt Lake City, UT 84114-5108

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com  
Jeffrey J. Sikirica trusteesikirica@consolidated.net,  
PA59@ecfcbis.com;a.a.farrell@comcast.net;KTosadori@bglaw-llp.com;JSikirica@bglaw-llp.com  
Joan Shinavski on behalf of Debtor Justin Chaussard joan@mckaylaw.com,  
ann@mckaylaw.com;jshinavski@hotmail.com  
Joan Shinavski on behalf of Joint Debtor Kayla R. Chaussard joan@mckaylaw.com,  
ann@mckaylaw.com;jshinavski@hotmail.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5